



## PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

<b>Applicant:</b>	Savasoglu et al.	)	<b>Examiner:</b>	See, Carol A.
		)		
<b>Serial No.:</b>	10/703,978	)	<b>Art Unit:</b>	3609
		)		
<b>Filing Date:</b>	November 7, 2003	)	<b>Atty. Docket No.</b>	030587

**Title:** SYSTEMS AND METHODS FOR ACCRETING REMARKETABLE CONVERTIBLE SECURITIES

## RESPONSE TO OFFICE ACTION

Kirkpatrick & Lockhart Preston Gates Ellis  
Pittsburgh, PA 15222  
January 16, 2008

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action mailed September 18, 2007 in connection with the above-identified application, Applicants respond as follows, wherein:

**Claim Amendments** begin on page 2; and

**Remarks** begin on page 8.